

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL D VINSICK

Case No. 19-24330JAD

Debtor(s)  
RONDA J. WINNECOUR,  
Standing Chapter 13 Trustee,  
Movant  
vs.  
FIRST FEDERAL BANK OF THE  
MIDWEST S/B/M HOME SAVINGS  
BANK Respondents

Chapter 13  
Document No \_\_

**NOTICE OF FUNDS ON RESERVE**

The Movant, Ronda J. Winnecour, Chapter 13 Standing Trustee, gives notice to the above named Respondent that she has placed the Respondent-creditor's claim (identified below) on reserve, pursuant to W. PA. LBR 3002-3(f)(2), for the following reason:

The creditor has returned a check from the Trustee. No further payments will be issued on this debt until the creditor satisfactorily explains the returned check and acknowledges that it will accept future payments.

**NO EXPLANATION FOR THE REFUND HAS BEEN PROVIDED.**

FIRST FEDERAL BANK OF THE MIDWEST Court claim# 21/Trustee CID# 36  
S/B/M HOME SAVINGS BANK  
275 WEST FEDERAL ST  
YOUNGSTOWN, OH 44503

The Movant further certifies that on 02/12/2021 , copies of this notice were served on the parties required to be served pursuant to W.PA.LBR 3002-3(g).

cc: debtor(s)  
original creditor  
putative creditor  
counsel for debtor(s)  
counsel for the creditor(s) (if known)

/s/ Ronda J. Winnecour  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

DEBTOR(S):

MICHAEL D VINSICK, 334 1/2  
CEYLON RD, CARMICHAELS, PA  
15320

DEBTOR'S COUNSEL:

MATTHEW M HERRON ESQ, THE  
DEBT DOCTORS LLC, 607 COLLEGE  
ST STE 101, PITTSBURGH, PA 15232

ORIGINAL CREDITOR:

FIRST FEDERAL BANK OF THE  
MIDWEST S/B/M HOME SAVINGS  
BANK, 275 WEST FEDERAL ST,  
YOUNGSTOWN, OH 44503

NEW CREDITOR: